

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Sharonn E. Thomas
 Debtor

Case No. 18-17430-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Violet
 Form ID: 309I

Page 1 of 3
 Total Noticed: 72

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db
 14227420 +Sharonn E. Thomas, 856 North 29th St., Philadelphia, PA 19130-1144
 +Account Resolution Services, 1643 North Harrison Pkwy, Bldg. H, Ste. 100,
 Fort Lauderdale FL 33323-2857
 14227515 +Andria Norton, 3508 N 23rd St., Philadelphia, PA 19140-3850
 14227421 +Asset Maximization Group Inc., Po Box 190191, South Richmond Hill NY 11419-0191
 14227516 +Barbara Hines, 504 N 57th St, 2nd Floor, Philadelphia, PA 19131-4804
 14227496 +Brown and Thomas, 2105 Voorhees Town Center, Voorhees, NJ 08043
 14227517 +Calvin Terrell, 6101 W Oxford St 1st Floor, Philadelphia, PA 19151-4541
 14227423 +Cavalry SPV I, LLC., Schachter Portnoy, 3490 US Route 1, Princeton, NJ 08540-5920
 14227518 +Charmaine Carter, 3330 Sergeant St, Philadelphia, PA 19132-2834
 14227424 +Chase, Pob 24696, Columbus, OH 43224-0696
 14227425 +Chase Auto Finance, Po Box 901003, Fort Worth, TX 76101-2003
 14227426 +Citimortgage Inc., Po Box 6243, Sioux Falls, SD 57117-6243
 14227427 City of Philadelphia, 1401 JFK Blvd, Concourse Level, Dept. of Revenue- Water Revenue,
 Philadelphia, PA 19102
 14227519 +Debra Norton, 3508 N 23rd St. 1st Floor, Philadelphia, PA 19140-3847
 14227430 +Ditech Financial Services, 5401 N. Pima Rd. Ste. 150, Scottsdale, AZ 85250-2630
 14227431 E. McCord Clayton, Clayton Commerical Litigation, 2 Penn Center, 1500 JFK Blvd. Ste. 920,
 Philadelphia, PA 19102
 14227520 +Earl Hill and Brenda Royal, 3060 Bonsall St, Philadelphia, PA 19132-1402
 14227433 +Financial Recoveries, 200 E. Park Dr. Ste. 100, Po Box 1388, Mount Laurel, NJ 08054-7388
 14227434 First Tennessee Bank, Po Box 1469, Knoxville, TN 37901-1469
 14227498 HSBC BANK USA, C/O Ocwen Loan, Attn: Bankruptcy Dept., Po Box 24605,
 West Palm Beach, FL 33416-4605
 14227500 +JPMorgan Chase, Attn Correspondence, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203-4774
 14227521 +Jim McGarvey, 5621 Walton St 19143, Philadelphia, PA 19143-2425
 14227522 +Linda Thomas, 5728 Hoffman St, Philadelphia, PA 19143-3923
 14227523 +Loretta Hughes, 2045 W Oxford St 2nd Floor, Philadelphia, PA 19121-4001
 14227501 +Mario J Hanyng Esq., 1617 JFK Blvd. Ste 1400, One Penn Center Plaza,
 Philadelphia, PA 19103-1823
 14227525 +Mary Clark, 2924 Ringgold St, Philadelphia, PA 19132-1907
 14227502 +Matteo S. Weiner, KML Law Group, 701 Market Street Ste. 5000, Philadelphia, PA 19106-1541
 14227526 +Monique Trotter, 2607 N 24th St, Philadelphia, PA 19132-3613
 14227503 NationStar Mortgage, Attn: Bankruptcy, Po Box 619094, Dallas, TX 75261-9094
 14227438 NationStar Mortgage, 8950 Cypress Waters Blvd., Irving, TX 75063
 14227527 +Norman Scott, 6106 W. Oxford St. 2nd Floor, Philadelphia, PA 19151-4540
 14227441 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 14227528 +Patricia Trotter, 3508 N 23rd St. 2nd Floor, Philadelphia, PA 19140-3847
 14227504 +Peter Meltzer, 2000 Market Street, 13th Floor, Philadelphia, PA 19103-3204
 14227506 Philadelphia, 900 Market St. Ste. 400, Philadelphia, PA 19107-4233
 14227529 +Quintisha Pace, 1720 Taney St, Philadelphia, PA 19121-2821
 14227444 +RUSHMORE LOAN MANAGEMENT, PO BOX 55004, Irvine, CA 92619-5004
 14227508 +Rebecca A. Solarz, KML Law Group PC, 701 Market Street, Ste. 5000,
 Philadelphia, PA 19106-1541
 14227443 +Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
 14227530 +Robert Sanders, 504 N 57th St First floor, Philadelphia, PA 19131-4804
 14227509 +Rushmore Loan Management, 15480 Laguna Canyon Rd., Irvine, CA 92618-2132
 14227531 +Sam Polk, 3508 N 23rd 3rd floor, Philadelphia, PA 19140-3847
 14227510 +Select Portfolio Services, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
 14227511 Shapiro and Fishman, 3600 Horizon Drive, Ste. 150, King of Prussia, PA 19406-4702
 14227446 The Bank of New York Mellon, Robertson, Anschutz, 6409 Congress Ave. Ste. 100,
 Boca Raton, FL 33487-2853
 14227512 The Bank of New York Mellon, Attn: Bankruptcy Dept., Po Box 619094, Dallas, TX 75261-9094
 14227475 The Galman Law Group, 2 Penn Center Plaza Ste. 1120, Philadelphia, PA 19102
 14227476 US Bank National Assoc., Po Box 65250, Salt Lake City, UT 84165-0250
 14245464 WELLS FARGO BANK, NATIONAL ASSOCIATION, et.al., OCWEN LOAN SERVICING, LLC,
 Attention: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
 14227513 #+Wells Fargo, E2578-021 Po Box 3599, Rancho Cucamonga, CA 91729-3599
 14227479 Wilmington Trust National Associates, Fay Servicing LLC., 3000 Kellyway Drive, Ste. 150,
 Carrollton, TX 75006-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: joshualthomas@gmail.com Dec 22 2018 03:50:47 JOSHUA LOUIS THOMAS,
 Joshua L. Thomas & Associates, PO Box 415, Pocopson, PA 19366
 tr +E-mail/Text: bncnotice@phl3trustee.com Dec 22 2018 03:52:58 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Dec 22 2018 03:52:11 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2018 03:51:15
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

District/off: 0313-2

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 22 2018 03:52:08 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust +E-mail/Text: ustpreregion03.ph.ecf@usdoj.gov Dec 22 2018 03:51:50 United States Trustee,
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14227422 EDI: BANKAMER.COM Dec 22 2018 08:43:00 Bank of America, Po Box 982238, El Paso, TX 7998
14234127 +E-mail/Text: megan.harper@phila.gov Dec 22 2018 03:52:11
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
14228665 +E-mail/Text: bankruptcy@capvs.com Dec 22 2018 03:52:03 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14227428 +E-mail/Text: info@dalinfincial.com Dec 22 2018 03:53:14 Dalin Funding,
1801 North America Street #2a, Philadelphia, PA 19122-2330
14227497 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 22 2018 03:51:07 Dietch Financial, Po Box 6154,
Rapid City, SD 57709-6154
14227435 EDI: HFC.COM Dec 22 2018 08:43:00 HSBC Bank, Po Box 9068, Brandon, FL 33509-9068
14227437 +E-mail/Text: bknotices@mbandw.com Dec 22 2018 03:52:05 McCarthy Burgess and Wol,
26000 Cannon Road, Bedford, OH 44146-1807
14227439 +Fax: 407-737-5634 Dec 22 2018 04:29:13 Ocwen Loan Servicing, 1661 Worthington Rd.,
Ste 100, West Palm Beach, FL 33409-6493
14227442 EDI: PRA.COM Dec 22 2018 08:43:00 Portfolio Recovery, 120 Corporate Blvd., Ste 1,
Norfolk, VA 23502
14227507 EDI: PRA.COM Dec 22 2018 08:43:00 Portfolio Recovery, Po Box 41067,
Norfolk, VA 23541-1067
14227440 E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 22 2018 03:51:15 Pennsylvania Dept. Of Revenue,
Bankruptcy Dept., Po Box 2809646, Harrisburg, PA 17128-0946
14227445 +E-mail/Text: jennifer.chacon@spservicing.com Dec 22 2018 03:53:20 Select Portfolio Services,
3217 Decker Lake Drive, Salt Lake City, UT 84119-3284
14227477 +EDI: WFFC.COM Dec 22 2018 08:43:00 Wells Fargo, Po Box 10335, Des Moines, IA 50306-0335
14227514 EDI: WFFC.COM Dec 22 2018 08:43:00 Wells Fargo Bank, N9286 OLY, 1000 Blue Gentian Rd.,
Eagan, MN 55121-7700
14227478 +EDI: WFFC.COM Dec 22 2018 08:43:00 Wells Fargo Financial, CSCL DSP TM MAC N8235-04M,
Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14227524* +Loretta Hughes, 2045 W Oxford St 2nd Floor, Philadelphia, PA 19121-4001

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

DANIELLE BOYLE-EBERSOLE on behalf of Creditor U.S. Bank, National Association, as Trustee
for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-8
c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com
E. McCord CLAYTON on behalf of Creditor Martin Brown cord@claytonlit.com
JOSHUA LOUIS THOMAS on behalf of Debtor Sharonn E. Thomas joshualthomas@gmail.com
KARINA VELTER on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION
amps@manleydeas.com
KEVIN M. BUTTERY on behalf of Creditor DITECH FINANCIAL LLC kbuttery@rascrane.com
KEVIN M. BUTTERY on behalf of Creditor The Bank of New York Mellon et als
kbuttery@rascrane.com
KEVIN S. FRANKEL on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pa-bk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

KRISTEN D. LITTLE on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov,
karena.blaylock@phila.gov
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as indenture trustee,
for the CIM Trust 2016-FRE1, Mortgage-Backed Notes, Series 2016-FRE1 bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
paeb@fedpne.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

Information to identify the case:			
Debtor 1	Sharonn E. Thomas		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-17430-elf		
	Social Security number or ITIN	xxx-xx-6366	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 11/8/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sharonn E. Thomas	
2. All other names used in the last 8 years		
3. Address	856 North 29th St. Philadelphia, PA 19130	
4. Debtor's attorney Name and address	JOSHUA LOUIS THOMAS Joshua L. Thomas & Associates PO Box 415 Pocopson, PA 19366	Contact phone 215 806 1733 Email: joshualthomas@gmail.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 12/21/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 30, 2019 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 3/31/19 Filing deadline: 1/17/19 Filing deadline: 5/7/19 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$2290.36 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 3/5/19 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	